

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Patrick Jules
 Debtor

Case No. 18-14781-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Aug 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2018.

db +Patrick Jules, 2548 W. Tilghman Street, Allentown, PA 18104-4952
 tr +WILLIAM MILLER, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14171046 +Ditech Financial LLC, KML Law Group, P.C., 710 Market Street, Ste 5000,
 Philadelphia, PA 19106-2312
 14168034 +LoanCare, P.O. Box 8068, Virginia Beach, VA 23450-8068
 14183073 #+Penn Credit Corp., 916 S. 14th Street, Harrisburg, PA 17104-3425

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: dsqatn@rcn.com Aug 23 2018 01:53:41 DAVID S. GELLERT, David S. Gellert PC,
 1244 W. Hamilton Street, Suite 204, Allentown, PA 18102
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2018 01:54:02
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 23 2018 01:54:18 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 23 2018 01:54:11 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14168029 +EDI: AIS.COM Aug 23 2018 05:48:00 American InfoSource, P.O. Box 248838,
 Oklahoma City, OK 73124-8838
 14168030 +EDI: DISCOVER.COM Aug 23 2018 05:48:00 DB Servicing Corporation, P.O. Box 3025,
 New Albany, OH 43054-3025
 14168031 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 23 2018 01:53:52 Ditech, P.O. Box 6172,
 Rapid City, SD 57709-6172
 14168032 +EDI: IRS.COM Aug 23 2018 05:48:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 14168033 EDI: JEFFERSONCAP.COM Aug 23 2018 05:48:00 Jefferson Capital Systems, 16 McLeland Road,
 Saint Cloud, MN 56303
 14168035 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2018 01:54:02 PA Department of Revenue,
 Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0001

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +WILLIAM MILLER*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,
 Reading, PA 19606-2265

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-4

User: dlv
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Page 2 of 2
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Date Rcvd: Aug 22, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2018 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor Patrick Jules ds gatn@rcn.com, r46641@notify.bestcase.com
RAYMOND M. KEMPINSKI on behalf of Creditor LoanCare, LLC ecfmail@mwclaw.com,
ecfmail@ecf.courtdrive.com
REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trustee13.com

TOTAL: 6

Information to identify the case:			
Debtor 1	Patrick Jules		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	18-14781-ref		
	Social Security number or ITIN	xxx-xx-8704	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 7/20/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patrick Jules	
2. All other names used in the last 8 years		
3. Address	2548 W. Tilghman Street Allentown, PA 18104	
4. Debtor's attorney Name and address	DAVID S. GELLERT David S. Gellert PC 1244 W. Hamilton Street Suite 204 Allentown, PA 18102	Contact phone (610) 776-7070 Email: dsgatn@rcn.com
5. Bankruptcy trustee Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfemail@FredReigleCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 8/22/18

For more information, see page 2

**Bar Association of Lehigh County,
Meeting Rooms – Lower Level, 1114 West
Walnut Street, Allentown, PA 18102**

Filing deadline: 1/16/19

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 400.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:
10/25/18 at 09:00 AM , Location: **Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.